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LOCAL AUDIT & COMPLIANCE DIV.

TOWNSHIP OF ADAMS
Arenac County, Michigan
06-1010
FINANCIAL STATEMENTS
AND SUPPLEMENTAL INFORMATION
With Auditor's Report
Year Ended June 30, 2004

Auditing Procedures Report

Issued under P.A. 2 of 1968, as amended.

| | | | |
|---|--------------------------------|--|-------------------------|
| Local Government Type <input type="checkbox"/> City <input checked="" type="checkbox"/> Township <input type="checkbox"/> Village <input type="checkbox"/> Other | | Local Government Name ADAMS TOWNSHIP | County ARENAC |
| Audit Date 6/30/04 | Opinion Date 12/6/04 | Date Accountant Report Submitted to State: 12/6/04 | |

We have audited the financial statements of this local unit of government and rendered an opinion on financial statements prepared in accordance with the Statements of the Governmental Accounting Standards Board (GASB) and the *Uniform Reporting Format for Financial Statements for Counties and Local Units of Government in Michigan* by the Michigan Department of Treasury.

We affirm that:

1. We have complied with the *Bulletin for the Audits of Local Units of Government in Michigan* as revised.
2. We are certified public accountants registered to practice in Michigan.

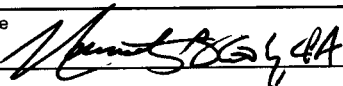
We further affirm the following. "Yes" responses have been disclosed in the financial statements, including the notes, or in the report of comments and recommendations

You must check the applicable box for each item below.

- | | |
|---|---|
| <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | 1. Certain component units/funds/agencies of the local unit are excluded from the financial statements. |
| <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | 2. There are accumulated deficits in one or more of this unit's unreserved fund balances/retained earnings (P.A. 275 of 1980). |
| <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | 3. There are instances of non-compliance with the Uniform Accounting and Budgeting Act (P.A. 2 of 1968, as amended). |
| <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | 4. The local unit has violated the conditions of either an order issued under the Municipal Finance Act or its requirements, or an order issued under the Emergency Municipal Loan Act. |
| <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | 5. The local unit holds deposits/investments which do not comply with statutory requirements. (P.A. 20 of 1943, as amended [MCL 129.91], or P.A. 55 of 1982, as amended [MCL 38.1132]). |
| <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | 6. The local unit has been delinquent in distributing tax revenues that were collected for another taxing unit. |
| <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | 7. The local unit has violated the Constitutional requirement (Article 9, Section 24) to fund current year earned pension benefits (normal costs) in the current year. If the plan is more than 100% funded and the overfunding credits are more than the normal cost requirement, no contributions are due (paid during the year). |
| <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | 8. The local unit uses credit cards and has not adopted an applicable policy as required by P.A. 266 of 1995 (MCL 129.241). |
| <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | 9. The local unit has not adopted an investment policy as required by P.A. 196 of 1997 (MCL 129.95). |

We have enclosed the following:

| | Enclosed | To Be Forwarded | Not Required |
|---|----------|-----------------|--------------|
| The letter of comments and recommendations. | ✓ | | |
| Reports on individual federal financial assistance programs (program audits). | | | ✓ |
| Single Audit Reports (ASLGU). | | | ✓ |

| | | | |
|---|---------------------------|--------------------|------------------------|
| Certified Public Accountant (Firm Name) KENNETH B. COOK, CPA, PC | | | |
| Street Address 438 LAKE STREET | City TAWAS CITY | State MI | ZIP 48763 |
| Accountant Signature  | | | Date 12/6/04 |

TOWNSHIP OF ADAMS
Arenac County, Michigan

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Kenneth B. Cook, CPA, PC

Certified Public Accountant



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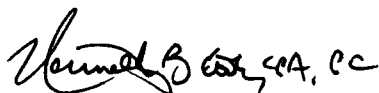
December 6, 2004

Members of the Township Board
Township of Adams
Arenac County, Michigan

We have audited the accompanying financial statements of the Township of Adams, Arenac County, Michigan, as of and for the year ended June 30, 2004, as listed in the table of contents. These financial statements are the responsibility of the Township's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with generally accepted auditing standards. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of the Township of Adams, Arenac County, as of June 30, 2004 and the results of its operations for the year ended, in conformity with generally accepted accounting principles.



Kenneth B. Cook, CPA, PC
Certified Public Accountant

TOWNSHIP OF ADAMS
Arenac County, Michigan

Combined Balance Sheet - All Fund Types
June 30, 2004

| | Governmental Fund Types | | Fiduciary Fund Types |
|--------------------------------------|-------------------------|--------------------|----------------------------|
| | General | Special Revenue | Agency |
| <u>Assets</u> | | | |
| Cash - Checking & Savings | \$55,855 | - | \$33,641 |
| Cash - Certificates & Time Deposits | 70,332 | - | - |
| Due from Other Funds | 33,641 | - | - |
| Land | - | - | - |
| Buildings | - | - | - |
| Equipment and Furniture | - | - | - |
| Total Assets | <u>\$159,827</u> | <u>\$0</u> | <u>\$33,641</u> |
| <u>Liabilities & Fund Equity</u> | | | |
| Liabilities: | | | |
| Accounts Payable | \$250 | - | - |
| Due to Other Funds | - | - | 33,641 |
| Total Liabilities | <u>250</u> | <u>0</u> | <u>33,641</u> |
| Fund Equity: | | | |
| Investment in General Fixed Assets | - | - | - |
| Fund Balance | | | |
| Unreserved | 159,577 | 0 | - |
| Total Fund Equity | <u>159,577</u> | <u>0</u> | <u>0</u> |
| Total Liabilities & Fund Equity | <u>\$159,827</u> | <u>\$0</u> | <u>\$33,641</u> |

The notes to the financial statements are an integral part of this statement.

| Groups | |
|-----------------|------------------|
| General | Totals |
| Fixed | (Memorandum |
| Assets | Only) |
| - | \$89,496 |
| - | 70,332 |
| - | 33,641 |
| 5,000 | 5,000 |
| 76,461 | 76,461 |
| 6,756 | 6,756 |
| <u>\$88,217</u> | <u>\$281,685</u> |

| | |
|----------|---------------|
| - | \$250 |
| - | 33,641 |
| <u>0</u> | <u>33,891</u> |

| | |
|-----------------|------------------|
| 88,217 | 88,217 |
| - | 159,577 |
| <u>88,217</u> | <u>247,794</u> |
| <u>\$88,217</u> | <u>\$281,685</u> |

TOWNSHIP OF ADAMS
Arenac County, Michigan
Combined Statement of Revenue, Expenditures and Changes in
Fund Balance - All Governmental Fund Types
For the Year Ended June 30, 2004

| | Governmental Fund Types | | |
|--|-------------------------|--------------------|--------------------------------|
| | General | Special Revenue | Totals (Memorandum Only) |
| Revenues: | | | |
| Taxes | \$20,945 | \$9,935 | \$30,880 |
| Licenses & Permits | - | - | 0 |
| State Shared Revenue | 34,718 | - | 34,718 |
| Charges for Services | 29,276 | - | 29,276 |
| Interest on Investments | 1,211 | - | 1,211 |
| Rents | 2,550 | - | 2,550 |
| Total Revenues | 88,700 | 9,935 | 98,635 |
| Expenditures: | | | |
| Township Board | 7,317 | - | 7,317 |
| Supervisor | 4,507 | - | 4,507 |
| General Services Administration: | | | |
| Assessor | 5,375 | - | 5,375 |
| Clerk | 4,023 | - | 4,023 |
| Board of Review | 851 | - | 851 |
| Treasurer | 4,829 | - | 4,829 |
| Building & Grounds | 6,419 | - | 6,419 |
| Fire Protection | - | 9,935 | 9,935 |
| Highways, Streets & Bridges | 23,352 | - | 23,352 |
| Cemetery | 3,500 | - | 3,500 |
| Library | 500 | - | 500 |
| Total Expenditures | 60,672 | 9,935 | 70,607 |
| Excess of Revenues Over (Under) Expenditures | 28,027 | 0 | 28,027 |
| Other Financing Sources (Uses): | | | |
| Operating Transfers In (Out) | - | - | 0 |
| Debt Retirement | - | - | 0 |
| Excess of Revenues and Other Sources Over (Under) Expenditures and Other Uses | 28,027 | 0 | 28,027 |
| Fund Balance, July 1, 2003 | 131,550 | 0 | 131,550 |
| Fund Balance, June 30, 2004 | \$159,577 | \$0 | \$159,577 |

The notes to the financial statements are an integral part of this statement.

TOWNSHIP OF ADAMS
Arenac County, Michigan

Combined Statement of Revenue, Expenditures and Changes in Fund Balance
Budget and Actual - All Governmental Fund Types
For the Year Ended June 30, 2004

| | General Fund | | Variance |
|--|--------------|-----------|----------------------------|
| | Budget | Actual | Favorable (Unfavorable) |
| Revenues: | | | |
| Taxes | \$20,945 | \$20,945 | \$0 |
| State Shared Revenue | 34,718 | 34,718 | 0 |
| Charges for Services | 10,511 | 29,276 | 18,765 |
| Interest on Investments | 1,200 | 1,211 | 11 |
| Rents | 2,500 | 2,550 | 50 |
| Total Revenues | 69,874 | 88,700 | 18,826 |
| Expenditures: | | | |
| Township Board | 11,200 | 7,317 | 3,883 |
| Supervisor | 5,300 | 4,507 | 793 |
| Elections | 3,000 | - | 3,000 |
| General Services Administration: | | | |
| Assessor | 5,400 | 5,375 | 25 |
| Clerk | 4,025 | 4,023 | 2 |
| Board of Review | 1,250 | 851 | 399 |
| Treasurer | 5,575 | 4,829 | 746 |
| Building & Grounds | 18,150 | 6,419 | 11,731 |
| Fire Protection | - | - | - |
| Highways, Streets & Bridges | 143,024 | 23,352 | 119,672 |
| Cemetery | 4,000 | 3,500 | 500 |
| Library | 500 | 500 | 0 |
| Total Expenditures | 201,424 | 60,673 | 140,751 |
| Excess of Revenues Over (Under) Expenditures | (131,550) | 28,027 | 159,577 |
| Other Financing Sources (Uses): | | | |
| Operating Transfers In (Out) | - | - | 0 |
| Debt Retirement | - | - | 0 |
| Excess of Revenues and Other Sources Over (Under) Expenditures and Other Uses | (131,550) | 28,027 | 159,577 |
| Fund Balance, July 1, 2003 | 131,550 | 131,550 | 0 |
| Fund Balance, June 30, 2004 | \$0 | \$159,577 | \$159,577 |

The notes to the financial statements are an integral part of this statement.

| Special Revenue Funds | | | Totals (Memorandum Only) | | |
|-----------------------|---------|--|--------------------------|-----------|--|
| Budget | Actual | Variance Favorable (Unfavorable) | Budget | Actual | Variance Favorable (Unfavorable) |
| \$9,935 | \$9,935 | \$0 | \$30,880 | \$30,880 | \$0 |
| - | - | - | 34,718 | 34,718 | 0 |
| - | - | 0 | 10,511 | 29,276 | 18,765 |
| - | - | 0 | 1,200 | 1,211 | 11 |
| - | - | 0 | 2,500 | 2,550 | (50) |
| 9,935 | 9,935 | 0 | 79,809 | 98,635 | 18,826 |
| - | - | - | 11,200 | 7,317 | 3,883 |
| - | - | - | 5,300 | 4,507 | 793 |
| - | - | - | 3,000 | 0 | 3,000 |
| - | - | - | 5,400 | 5,375 | 25 |
| - | - | - | 4,025 | 4,023 | 2 |
| - | - | - | 1,250 | 851 | 399 |
| - | - | - | 5,575 | 4,829 | 746 |
| - | - | - | 18,150 | 6,419 | 11,731 |
| 9,935 | 9,935 | 0 | 9,935 | 9,935 | 0 |
| - | - | - | 143,024 | 23,352 | 119,672 |
| - | - | - | 4,000 | 3,500 | 500 |
| - | - | 0 | 500 | 500 | 0 |
| 9,935 | 9,935 | 0 | 211,359 | 70,608 | 140,753 |
| 0 | 0 | 0 | (131,550) | 28,027 | 159,577 |
| - | - | 0 | 0 | 0 | 0 |
| - | - | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | (131,550) | 28,027 | 159,577 |
| 0 | 0 | 0 | 131,550 | 131,550 | 0 |
| \$0 | \$0 | \$0 | \$0 | \$159,577 | \$159,577 |

TOWNSHIP OF ADAMS
Arenac County, Michigan

Notes to Financial Statements
June 30, 2004

Note 1 - Summary of Significant Accounting Policies

Description of Township Operations and Fund Types

Adams Township operates under an elected Township Board (five members) and provides services to its more than 739 residents in many areas including fire protection, cemetery and improvement of local roads. In accordance with provisions of NCGA Statement 3, certain other governmental organizations are not considered to be part of the Township entity for financial reporting purposes. The criteria established by the NCGA for determining the various governmental organizations to be included in the reporting entity's financial statements include oversight responsibility, scope of public service, and special financing relationships. On this basis the financial statements of certain other governmental organizations listed below are not included in the financial statements of the Township.

Educational services are provided to citizens through the local school districts which are separate governmental entities and are not a part of this report. Cemetery operations are shared with Deep River Township and are under the control of that governmental entity, therefore, are not a part of this report.

Basis of Presentation:

The financial activities of the Township are recorded in the fund described as follows:

Governmental Funds

General Fund

This fund is used to account for all the transactions not accounted for in another fund, including the general operating expenditures of the Township revenues which are primarily derived from property taxes and state distributions.

Special Revenue Funds

This fund (Fire Fund) is used to account for specific governmental revenues (other than special assessments and major capital projects) requiring separate accounting because of legal, regulatory or administrative action.

Fiduciary Fund

This fund (Property Tax Collection Fund) is used to account for assets held in an agency capacity for others.

Account Groups

General Fixed Asset Group of Accounts

This account group presents the fixed assets the local unit utilizes in its general operations (non-proprietary fixed assets).

Basis of Accounting

The financial statements have been prepared using the modified accrual basis of accounting. Revenues are recognized in the period they become available and measurable. Expenditures are recognized in the period they are incurred.

Inventories

Inventories have not been recognized in the financial statements as materials and supplies are not material and have been expensed when purchased.

Property and Equipment

Fixed asset acquisitions and dispositions are accounted for as expenditures or revenue in all funds. The fixed assets acquired by the Township and used in governmental fund type operations have been accounted for in the General Fixed Asset Group of Accounts. No depreciation has been provided for on general fixed assets.

Budgets

Significant governmental funds are under formal budgetary control. Budgets shown in the financial statements were prepared on a basis not significantly different from the modified accrual basis used to reflect the actual results of operations. The budget amounts reflected in the financial statements include any authorized amendments to the original budget.

Note 2 - Excess of Expense over Budget

P.A. 621 of 1978, Section 18(1), as amended, requires the adoption of a balanced budget for the General Fund, as well as budget amendments as needed to prevent actual expenditures from exceeding those amounts appropriated.

During the year ended June 30, 2004, the Township incurred no expenses in excess of the amounts appropriated.

Note 3 - Interfund Receivables and Payables

The amounts of interfund receivables and payables on June 30, 2004 are as follows:

Interfund Receivables:

| | |
|--------------|-----------------|
| General Fund | \$33,641 |
| Total | <u>\$33,641</u> |

Interfund Payables:

| | |
|------------------------------|-----------------|
| Property Tax Collection Fund | \$33,641 |
| Total | <u>\$33,641</u> |

Note 4 - Cash and Cash Equivalents

The Township's deposits are in compliance with statutory authority. The Governmental Accounting Standards Board (GASB) Statement No. 3, risk disclosures for the Township's cash deposits are as follows:

| <u>Deposits</u> | <u>Carrying Amount</u> | <u>Bank Balance</u> |
|-----------------|----------------------------|-------------------------|
| Insured (FDIC) | \$159,828 | \$160,936 |
| Uninsured | 0 | 0 |
| Total | <u>\$159,828</u> | <u>\$160,936</u> |

In accordance with GASB Statement No. 3, investments are normally classified into three categories of credit risk. The nature of mutual funds, bond funds, and investment pools does not allow for risk categorizations, which is in accordance with GASB Statement No. 3.

| <u>Investment Type</u> | <u>Carrying Amount</u> | <u>Market Value</u> |
|---|----------------------------|-------------------------|
| Non risk-Categorized Certificates of Deposit | \$70,332 | \$70,332 |

These investments comply with PA 20 of 1943, as amended (MCL 129.91)

Note 5 - Changes in General Fixed Assets

A summary of changes in general fixed assets follows:

| | <u>Balance July 1, 2003</u> | <u>Additions</u> | <u>Deletions</u> | <u>Balance June 30, 2004</u> |
|--------------------------|---------------------------------|------------------|------------------|----------------------------------|
| Land | \$5,000 | \$0 | \$0 | \$5,000 |
| Buildings | 76,461 | 0 | 0 | 76,461 |
| Equipment & Furniture | 6,756 | 0 | 0 | 6,756 |
| Total | <u>\$88,217</u> | <u>\$0</u> | <u>\$0</u> | <u>\$88,217</u> |

Note 8 - Retirement Plan

The Township adopted a defined contribution pension plan covering substantially all its employees, effective July 1, 1991. The pension expense for 2003-04 was based on 7.5% of compensation. The plan is being operated through the Travelers Insurance Company with benefits fully vested from date of deposit.

Note 9 - Risk Management

The Township is exposed to various risks of loss related to property loss, torts, errors and omissions, and employee injuries. The Township has purchased commercial insurance for physical damage (building and contents) and medical benefit claims. Settled claims for the commercial insurance have not exceeded the amount of insurance in any of the past three fiscal years.

Note 10 - Totals (Memorandum Only)

The total column on the Combined Statements is captioned Memorandum Only to indicate that it is presented only to facilitate financial analysis. Data in this column does not present financial position, results of operations, or changes in financial position in conformity with generally accepted accounting principles. Neither is such data comparable to a consolidation. Interfund elimination's have not been made on the aggregate of this data.

TOWNSHIP OF ADAMS
Arenac County, Michigan

Combining Balance Sheet - All Special Revenue Funds
June 30, 2004

| | <u>Fire Fund</u> | <u>Totals</u> |
|--------------------------------------|----------------------|---------------|
| <u>Assets</u> | | |
| Cash - Checking & Savings | \$0 | 0 |
| Total Assets | <u>\$0</u> | <u>\$0</u> |
| <u>Liabilities & Fund Equity</u> | | |
| Liabilities: | | |
| Accounts Payable | \$0 | 0 |
| Total Liabilities | <u>0</u> | <u>0</u> |
| Fund Equity: | | |
| Fund Balance | | |
| Unreserved | 0 | 0 |
| Total Fund Equity | <u>0</u> | <u>0</u> |
| Total Liabilities & Fund Equity | <u>\$0</u> | <u>\$0</u> |

The notes to the financial statements are an integral part of this statement.

TOWNSHIP OF ADAMS
Arenac County, Michigan

Combining Statement of Revenues, Expenditures and Changes in Fund Balance
All Special Revenue Funds
For the Year Ended June 30, 2004

| | Fire Fund | Totals |
|--|--------------|---------|
| Revenues: | | |
| Taxes | \$9,935 | \$9,935 |
| Total Revenues | 9,935 | 9,935 |
| Expenditures: | | |
| Fire Protection | 9,935 | 9,935 |
| Total Expenditures | 9,935 | 9,935 |
| Excess of Revenues Over (Under) Expenditures | (0) | (0) |
| Other Financing Sources (Uses): | | |
| Operating Transfers In (Out) | - | 0 |
| Excess of Revenues and Other Sources Over (Under) Expenditures and Other Uses | (0) | (0) |
| Fund Balance, July 1, 2003 | 0 | 0 |
| Fund Balance, June 30, 2004 | (\$0) | (\$0) |

The notes to the financial statements are an integral part of this statement.

TOWNSHIP OF ADAMS
Arenac County, Michigan

Statement of Changes in Assets and Liabilities-All Agency Funds
June 30, 2004

| <u>PROPERTY TAX COLLECTION FUND</u> | Balance July 1, 2003 | Additions | Deductions | Balance June 30, 2004 |
|-------------------------------------|-------------------------|------------------|--------------------|--------------------------|
| <u>Assets</u> | | | | |
| Cash - Checking & Savings | \$21,904 | \$341,435 | (\$329,697) | \$33,641 |
| Total Assets | <u>\$21,904</u> | <u>\$341,435</u> | <u>(\$329,697)</u> | <u>\$33,641</u> |
| <u>Liabilities</u> | | | | |
| Due to Other Governmental Units | \$0 | \$318,322 | (\$318,322) | \$0 |
| Due to Individuals | 0 | 167 | (167) | 0 |
| Due to Other Funds | 21,904 | 22,946 | (11,209) | 33,641 |
| Total Liabilities | <u>\$21,904</u> | <u>\$341,435</u> | <u>(\$329,698)</u> | <u>\$33,641</u> |

| <u>TOTALS - ALL AGENCY FUNDS</u> | Balance July 1, 2003 | Additions | Deductions | Balance June 30, 2004 |
|----------------------------------|-------------------------|------------------|--------------------|--------------------------|
| <u>Assets</u> | | | | |
| Cash - Checking & Savings | \$21,904 | \$341,435 | (\$329,697) | \$33,641 |
| Total Assets | <u>\$21,904</u> | <u>\$341,435</u> | <u>(\$329,697)</u> | <u>\$33,641</u> |
| <u>Liabilities</u> | | | | |
| Due to Other Governmental Units | \$0 | \$318,322 | (\$318,322) | \$0 |
| Due to Individuals | 0 | 167 | (167) | 0 |
| Due to Other Funds | 21,904 | 22,946 | (11,209) | 33,641 |
| Total Liabilities | <u>\$21,904</u> | <u>\$341,435</u> | <u>(\$329,698)</u> | <u>\$33,641</u> |

The notes to the financial statements are an integral part of this statement.

Kenneth B. Cook, CPA, PC

Certified Public Accountant



438 Lake Street, P.O. Box 127
Tawas City, MI 48764
Phone: (989) 362-4412
Fax: (989) 362-5171

December 6, 2004

Members of the Township Board
Township of Adams
Arenac County, Michigan

In the planning and performing of our audit of the general purposed financial statements of the Township of Adams, for the year ended June 30, 2004, we considered its internal control structure in order to determine our auditing procedures for the purpose of expressing our opinion on the financial statement and not to provide assurance on the internal control structure. However, we noted certain matters involving the internal control structure and its operation that we consider to be reportable conditions under standards established by the American Institute of Certified Public Accountants.

Reportable conditions involve matters coming to our attention relating to significant deficiencies in the design or operation of the internal control structure that, in our judgment, could adversely affect the Township of Adams ability to record, process, summarize, and report financial data consistent with the assertions of management in the financial statements.

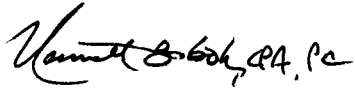
A material weakness is a reportable condition in which the design or operation of one or more of the internal control structure elements does not reduce to a relatively low level the risk that error or irregularities in amounts that would be material in relation to the financial statements being audited may occur and not be detected within a timely period by employees in the normal course of performing their assigned functions.

Our consideration of the internal control structure would not necessarily disclose all matters in the internal control structure that might be reportable conditions and, accordingly, would not necessarily disclose all reportable conditions that are also considered to be material weaknesses as defined above. We noted no matters involving the internal control structure and its operation that we consider to be a material weakness as defined above. Items of lesser importance and comments on certain items for information purposes only follow.

This report is intended solely for the use of management and the Michigan Department of Treasury. This restriction is not intended to limit the distribution of this report which, upon acceptance by the Board, is a matter of public record.

Separation of Duties:

Due to the small staffing at Adams Township, it is impossible to have different individuals perform bank reconciliation's, bank deposits and collection of cash to better segregate duties. This will be an ongoing internal control weakness until the township employs assistants and separation of duties.



Kenneth B. Cook, CPA, PC
Certified Public Accountant